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OFFICIAL PUBLICATION WOMEN IN NUMISMATICS

winning ways

WIN

WOMEN IN NUMISMATICS
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Letters-to-the-Editor Policy

Letters-to-the-Editor are welcome from both members and non-members and must include your name, address and phone number.
Letters will be published in WINNING WAYS as space and publication deadlines permit and are subject to Editorial discretion. Whenever a letter is addressing a specific problem that the Board can assist in resolving, it will be forwarded to the appropriate personnel.

Feature Articles

Articles, photos and features pertaining in the numismatic industry are welcome and are subject to editorial discretion and editing.

New Publication Deadline Dates:

February 1.....April issue
June 1.....August issue
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Cindy Grellman

THE PRESIDENT'S PAGE

Dear WIN Members,

It was very nice seeing many of you at the Central States show in April. WIN had a meeting on Saturday morning, and Kermit Wasmer presented an interesting program on Hawaiian coins. I love learning about new and different areas of numismatics, and this was an education for me. If I have my facts straight, Hawaii had only one official coinage, and it was based on the decimal system. They also had their own plantation tokens, issued to pay the plantation workers. When they ran out of tokens, they stopped work until more could arrive. Thanks, Kermit, for an informative and entertaining program!

Also at this meeting, we had the installation of officers and board members to guide WIN for the next two years. Your leaders are: Cindy Grellman, President; Don Charters, Vice President; Dorothy Baber, Treasurer; Rita Jene Sledz, Secretary; Patti Finner, Parliamentarian; Lorelei Lissor, Publicity; Jim Best, Editor; Prue Fitts, Advertising and Member At Large; and Jerry Morgan, Fundraising. Congratulations to you all, and a big thanks to this dedicated group for serving WIN for the next two years.

Don Charters, with a little help from Myrna Lighterman, worked long hours at the show selling raffle tickets for a very special platinum watch. The money raised went into the WIN fund to send a deserving member to the ANA Summer Conference in 2003. Exactly $700 was raised for the fund, thanks also to the generosity of two anonymous donors who paid for the platinum watch so that WIN could have 100% of the proceeds from the raffle ticket sales. I'm confident I speak for all WIN members when I say a very hearty THANK YOU to Don and Myrna for working so hard on behalf of WIN, and to our anonymous donors. This is the type of dedication that keeps our organization healthy and active.

Coming up on our WIN agenda is our meeting at the ANA in New York City in early August. We are scheduled for our usual time, 8:00 AM on Saturday. All members and visitors are welcome. The guest speaker is Ray Dillard, which will be a treat for all of us. WIN will again sell raffle tickets for a 50/50 drawing to be held during the ANA convention. Have a healthy and safe summer, and I hope to see many familiar faces, as well as some new ones, in New York!

Cindy

WIN Meeting

Place: ANA, New York, NY
Date: Saturday August 3 • 8 AM
Speaker: Ray Dillard
Subject: Elongated on New York World's Fair 1939/40

Join us for coffee and rolls

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MEETING AT CENTRAL STATES

Board of Directors after the swearing-in by Anthony Swiatek at the Central States meeting.

President Cindy presents Kermit Wasmer and wife Donna with a Certificate of Appreciation after his talk at Central States.

Attendees at the WIN meeting at the Central States show

A CLOSETFUL OF CLOTHES AND NOTHING TO WEAR

By Prue Fitts

Or You can always tell an Empress [1]

Photo 1

Until we uncover evidence - a laundry list - or a mosaic of those eternally recyclable Empress sisters Zoe and Theodora (joint rule April 21 - June 12,1042)(photo 1)[2] in jogging suits, it seems safe to say that the costuming for the Imperials in the Byzantine Empire was formal. Not that they had much leisure. A great deal of time was spent on "assassination watch" (friends as well as enemies) as key to keeping the throne - especially if one had achieved it this way. Inheritance was no safe guard against a takeover either. There was time spent wresting new or recovering old boundaries and otherwise conducting the business of the Empire (taxes, appointments, bribes, favors). While "in residence", a great deal of time was spent at Church services, necessitating constant changes of Imperial outfits. Naturally, they did not change their clothes themselves - they stood as others wrapped, draped or otherwise adorned the sacred bodies. All things belonging to the Emperor were considered sacred - his garments, robes and crowns were kept in the vestiary of the church to be taken to the appropriate place for donning before the services. Constantine VII Porphyro- gennetos (913-959) in his Book of Ceremonies, wrote a detailed account of rituals and costuming for Imperials, Dignitaries and Clergy. His contemporary readership knew what the outfits were, so Constantine did not identify them but related their function. For example, "the" usual costume on St Basil's feast day, (1 Jan) the *divitision* and the *saigon* with gold embroidery are worn. Unfortunately he did not say what the *divitision* and *Saigon* were.

Mosaics are a valuable source for information about the clothing as are icons[3]. But it is the coinage that provides much of the evolution of costuming. Byzantine coinage followed the pattern of the later Roman Empire by being essentially imperial. The right to mint belonged solely to the Emperor who also had the right to designate who would appear with him. There were no set rules. An Empress only had the right to mint if she were the sole ruler. Once remarried even if the legitimate lineage was hers - or she was replaced by an heir to the throne the privilege was lost. The most famous exception to the rule was Irene (797-802). Not only did she rule with her son as regent (780-797) she placed herself on the obverse (important side) and put him on the reverse (side showing the dead ancestors) while he was very much alive. She then murdered him and put herself on both sides of the coins.[4] (Photo 2)

Photo 2

You can always tell an Empress on coins because her crown has either two or four triangular points (pinnacles) above the basic rounded design. These can be separated by a central cross as above with Irene. Both sexes wore the *pendillia* which were not earrings as they appear to be but ornaments, which hung down over the ears and were jeweled. Crowns for the Emperors changed in design after the Heraclii family (7th century), and are a traditional diadem but it is not a true representation. 3 centuries later the crown reflected its actual appearance on coins of LeoVI when it was part of the Emperor's true portrait. Later still, the coinage shows squares rather than pellets which was a true representation of the enameled plaques on the crowns.

Both Imperials wore a silk robe, the *divitision* under which was worn a *tunic* (but we do not know how this latter garment was shaped). The *divitision* was generally concealed but can be seen on coins when the Emperor's arm protrudes from the *chlamys.*[5](photo 3) This was a full-length purple cloak and the most important item of coronation insignia. (continued on page 6)

(Photo 3)

EDITORS NOTEBOOK

JIM BEST, Editor

The votes have been counted and the results are final, the Officer and Board of Directors are in place for the next two years. During the upcoming year the organization will strive to carry on in the best interest of its members and the entire numismatic community.

As the editor, I am asking that each member think about writing an article for the magazine, long or short. It is through these articles that your knowledge of a numismatic subject is enjoyed by the members. These articles are the backbone of the magazine and without them it would be just sheets of paper.

Our next meeting with be in the "Big Apple" at the 111th American Numismatic Association annual convention. If you are attending the show make sure you stop by the WIN table and chat for a few minutes, better yet plan to attend the meeting on Saturday morning. We are always glad to see the faces that go with the membership name.

In closing, I hope you all enjoy the articles in the magazine, as the authors that write them are doing so out of the goodness of their hearts to pass on numismatic information.

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A CLOSETFUL OF CLOTHES AND NOTHING TO WEAR

(continued from page 4)

It was fastened at the right shoulder by a *fibula*, a pin traditionally showing three pendants. A rectangular embroidered pattern in a contrasting color was fastened to the edge from armpit to waist was called a *tablion*. There is a second one, not visible was fastened to the back of the garment. Empresses rarely wore the *chlamys*. Instead their garment was the *loros*, a most important garment associated with Christís victory over death. The *loros* was originally a long embroidered scarf pocked with jewels which was wound around the body in a complicated fashion, the end hanging over the Imperial left forearm. By the 10th C, the *loros* hadbecome an all-covering apron from shoulder to feet, completely covering the body. About a foot wide it was twelve feet long. [6](photo 4).There was now an opening for the head but what would have been a train in the rear was picked up, passed around the right side and hung over the left forearm as does the original pattern. It is identifiable now by its horizontal and vertical patterns. In addition to providing stability, this new design spread the weight of the jewel encrusted fabric on the shoulders.

Photo 4

The *akakia* morphed from the *mappa*, a handkerchief filled with special sand, which was dropped by the Consul at the beginning of the games. As the *akakia*, carried by the Emperor, it became a dark, reddish cylinder with horizontal band of violet near each end with rounded ends of gold. Crosses replaced it after the mid 9th C with, of course, exceptions.

As if there were not enough going on, there were the Imperial insignias: - the *labarum* was an important standard or scepter. The *Chi Rho* from Constantine the Great's vision had a purple banner suspended from it with the usual precious stones and this is clearly reflected in different forms from the realm of Theophilusí in the 9th C, onward. The numbers of pellets on the banner differ Crosses of many kinds appear as well - the *patriarchal cross, cruciform sceptre* and the *cross potent*.[7] (Photo 5)

Photo 5

The *Globus cruciger* was a very important symbol with an orb representing the world (did they know the world was round?) with a cross representing the Emperorís domination over the world. Previews of Harry Potter! There was no such item and consequently no rules governing who carried it - Empresses, Juniors, consorts, all are shown with it. The ritual for dressing for each Feast or Holy Day (being most days) dictated the wearing of specific garments. [8] (Photo 6) Before the service, the persons in charge of dressing their Most High Pooh-Bahs, carried the imperial accoutrements, crowns and garments to the Octagonal chamber in front of the first martyr, St Stephen. The Imperials, wore the *skaramangia* to leave their apartment, added the *Saigon*, another important overtunic worn by Dignitaries as well. Dressed in their *chlamydes*, their crowns were put on by unbearded men (to protect from the Evil Eye). On a sign from the Emperor, the dignitaries entered. The Imperials were bareheaded for the liturgy and the Emperor removed his *chlamys* to listen to the Gospel and the litany. After communion they dined with invited Senators after the *divitision* was removed from the Emperor (is he now in his *skaramangion*? We do not know.) The *chlymades* seem to come off and on several times during the service. For example, if it were Hypapante (the second day of the first week of the year), the Emperor would give a sermon in his *Saigon*, which is also worn on the Sunday of Orthodoxy. When the Imperials finally returned to St Stephen after the service, the robes and crowns were removed (no doubt to their great relief) and they returned to the apartment wearing the *divitision* with the *saigon* over it.

Photo 6

The rules governing each Feast Day were extensive - not just the robes themselves but there were different colors for the different Holy Days, funerals and coronations. Five colors were imperial: gold appears in combination with the colors of the factions; white is associated with Easter; purple with coronations, funerals, and promotions and blue and green with two of the demes (the two political parties).

(ontinued on page (11)

PUTTING PRECIOUS METALS IN YOUR IRA

By Diane Piret, ICTA

IRA's Aren't Limited to American Eagles Any More

Now that the IRS' tax deadline of April 15th has passed, you may have decided that you need to do something differently next year! If you're able to put money into an IRA or other self-directed, tax-advantaged plan, now's the time to start planning exactly what you're going to do about it.

Lately we've been getting calls about putting precious metals (and rare coins) into these plans. The usual questions center around "Can I put gold (silver, platinum, palladium) in my IRA?" and "How can I do it?"

Before 1997, you were only allowed to put American Eagles in an IRA. However, after much work by ICTA and others, the Taxpayers' Relief Act of 1997 included a provision that expanded the precious metals options that you have for your IRA. Now most of the popular gold, silver and platinum coins and bars are accepted in those plans. Since any precious metals products included in an IRA must be held by a 3rd party trustee, the trustee you select will be able to tell you exactly which items are acceptable. I believe that the list of trustee-acceptable items is probably very similar if not identical from one trustee to the next.

If you've never considered putting precious metals in your portfolio for diversification, now may be an "interesting" time to do it. Not only did the events of September 11th point out the vulnerability of paper assets such as stocks and bonds, but the recent Enron debacle has made many more people suddenly reconsider the value of getting serious about diversification.

I'm not writing this to encourage OR discourage any particular investment strategy-rather, you should know that the broad range of precious metals ARE an option that you may not have been aware of before.

So, if you want to find out the details of how you might go about adding some gold or silver to your retirement stash (and via an IRA you still get the tax advantage), what should you do???

Very simply, just call your favorite dealer who handles precious metals products. Ask him/her if they are willing to handle an IRA deal (if you are a dealer, check with the trustee about appropriate procedures) . Unfortunately, some dealers don't know what to do either. BUT-a simple phone call to one of the trustee institutions will get both of you everything you need to know (the procedures are, apparently, pretty simple.) How to set up the IRA account, how to execute the transaction, what charges are involved, what products are accepted and how to get the ball rolling. It's best not to wait till the last minute - allow yourself some time between now and next April 15th since the paperwork may take a few days or so. And remember, you are not limited to only the amount that you can contribute for this year-you can also use money "rolled over" from your other IRA accounts if you want to. Don't hesitate to consult with your tax advisor (CPA or accountant) for an appropriate strategy for you.

ICTA is aware of two of its members that function as trustees for IRA accounts and which are widely used in the industry. They are:

American Church Trust
Attn: Joe Todd
14615 Benfer Road
Houston, TX 77069
281-444-5600
800-228-8825

Sterling Trust Company
Attn: Kendell Adler
7901 Fish Pond Road
Waco, TX 76710
254-751-1505 Ext. 411
800-955-3434

email: preciousmetalsira@matrixbancorp.com

You and/or your dealer can contact these companies for more information.

At this time, you may NOT put rare coins in an IRA or other self-directed retirement plan. Although there is a legislative effort underway that would restore coins as acceptable IRA products, the attacks of September 11th have forced the U.S. Congress to make other issues their priority. We'll keep you posted on the progress of this issue.

Diane

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HAWAII COINS

By Kermit Wasmer

In the early days of Hawaii when James Cook first arrived in 1778 the medium of exchanges was beads, nails and bits of iron. Much trading was done by barter much as in our own early history. Cowry shells appear to have been used with values associated with them. Many items appear to have been used for exchange but not considered money, so back to the barter system.

Kamehameha I is generally recognized as the first king of Hawaii passing away in 1819. He had amassed a large amount of silver and gold by his death through trading.

Kamehameha III was the first to issue actual Hawaii coinage with the 1847 cent of which there were 100,000 minted. The decimal was the most popular form accepted for the monetary system as opposed to pounds, shillings, etc. which was harder for the islanders to calculate. The islands had a large number of US traders who wanted to do business in dollar and cent terms.

Much of the early medium of exchange was script, and tokens generated and paid to the laborers by the plantation owners, etc. on the islands.

Sometimes work was stopped until the next supply of script would arrive. Everyone seemed to accept the system and it seemed to work quite well. Probably a system similar to our present money which is accepted on the good faith of our government rather than a gold and silver backing.

In 1883 the government issued national paper money similar to our present silver certificates. These were in the amount of $10, $20, $50 and $100.

In 1895 there were a Republic series A issued, again in $10, $20, $50 and $100 amounts. Also issued were series B gold certificates in the amounts of $5, $10, $20, $50 & $100.

There was also an issue of series C silver certificates in 1895. On January 1, 1905 all the prior issues of silver certificates were declared unlawful to own.

All US notes issued were also used in the islands at that time.

There were several patterns made during the 1880's and 1890's and from these came the 1883 series of silver coins. These are in the amount of 10 cents, 25 cents, 50 cents and $1.00. There is also a very rare 1883 12 1/2 cent pattern struck in various medals.

The regular government issue of 1883 was designed by Charles Barber and was struck at San Francisco to out own coin standards. Mintages were 250,000 for the dime, 500,00 for the quarter, 700,000 for the half dollar and 500,000 for the dollar. Kalakaua I was the reigning monarch at the time.

These are the only official coins isssued by Hawaii. There are quite a few private issues of medals and tokens for collecting interest.

Hawaii became a US territory in 1900 and much of the silver coinage was melted as it was no longer legal tender.

Coin Trivia

1. Name the three obverse types of US small cents.
2. What building appears on the US $50 Federal Reserve note.
3. When did the U.S. Mint first offer 1947 Uncirculated sets?
4. What West Indies country issues all of its noncommemorative coins with birds on the reverse?
5. When was the Jefferson 5-cent piece introduced?
6. When did the Tokelau islands issue its first coinage?

(answers on page 15)

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TIPS FOR WOMEN TRAVELING ALONE

By - Paul R Whitnah

President & General Manager M & M World Travel Service - Arlington, TX
http://www.mmworldtravel.com

With women solidifying their presence in executive offices and in the numismatic industry, it's no surprise the business women are traveling like never before. The same holds true for female vacationers. Now more than ever, women are striking out and traveling for pleasure by themselves. And although their reasons for traveling are similar to their male counterparts, women traveling alone have very different needs and concerns. From safety issues to cultural variations, women travelers encounter a variety of difficulties that can be avoided if the necessary precautions are taken. While it pays for both both men and women to be educated travelers, it is especially imperative for women to plan every step of their trip-from packing a suitcase to choosing a hotel room. Learning what to expect is the first step in preparing you for anything that could go wrong. As the old adage goes-"You never know!"

One of the initial steps to planning a safe and pleasent trip is learing as much as possible about your destination before you go. While most women travelers are aware of such travel hazards as robbery and hotel security, many don't realize the potential risks of not adaquately researching their destination. When caught in the-bustle of planning a trip, it is easy for women travelers to forget that they can be directly impacted by a region's religious and social beliefs. In fact, women might find themselves having to adapt their dress and demeanors to the customs of the country they are visiting. Avoiding form-fitting dress may deter sexual harassment and uncomfortable situations. but in some societies, it is particularly important to dress conservatively. A travel agent can provide women with useful tips about an area as well as point them to travel publications that provide details about dress codes and other cultural differences.

Another consideration for women, especially those traveling alone, is lodging. A travel agent can locate women-friendly hotels and book the safest room possible. Smaller hotels are often safest since the staff are more familiar with guests and are able to more effectively monitor who enters and exits the building. Hotels on a well-trafficked street with an active nightlife will also fend away would-be thieves. Avoid "walk-up" style hotels. A good question to ask when selecting a hotel is whether they have staff available to escort you to your room late at night. When requesting a room, keep in mind that ground floor rooms are more susceptible to break-ins than are higher floors. Ask for a room near the elevators but always away from emergency exits. stairwells and any renovatoin work. These allow intruders to easily access your room and hide if necessary. Keep in mind you should never accept a room if the clerk loudly calls out your name and room number. Another precaution to take is to make sure the room's door has both a peephole and deadbolt. When given the option, stor valuables in the safe at the frontdesk rather than in-room safes - the main safe is usually better insured. Additionally, if attending a numismatic event, determine of s Security Room is available and if so use it.

Hide more expensive clothes under other garments since robbers are most likely to steal what they can easily spot. If anything does get stolen, immediately ask management for help.

When it comes to packing, it's absolutely essential to make at least three copies of important travel and identification documents. Leave one back-up in your suitcase, place one in your carry-on baggage and the other with a family member or friend at home. If traveling internationally, include the address and telephone number of the U.S. embassy and consulate for each country on your itinerary in case you experience any dificulties.

Don't keep all your money in one place, and pack only one credit card, if possible. And when it comes to luggage tags, use covered tags and write your office address rather than your home. One of the luggage tags should be inside your suitcase in the event the exterior tag becomes separated from the luggage. Remember to always lock all suitcases and if you make a lot of purchases, consider having your luggage shrink-wrapped. Alternatively, ship the purchases home via UPS or FedEx.

If possible, pack light so you won't be weighed down and look weighed down, both of which would make you an ideal target for pickpockets. Keep luggage and attire simple - leave expensive-looking baggage (including camera bags), suggestive clothing, and glitzy jewelry home. Some travelers have stored such valuables as video cameras in diaper bags to throw off would-be thieves.

Plan to bring a fanny pack or tote bag for short trips, or if you must carry a purse, take one that has thick shoulder straps and zippered compartments. If you'll be carrying medications on your trip, you simply must carry an extra supply and a copy of the prescription in carry-on luggage. The wise packer only brings necessities on trips. Remember no sharp instruments of any kind in your carry-on luggage.

How you will get from place to place-- be it from your hotel to the convention center or from city to city - is also an important safety consideration. Travel agents can provide information on whether it is safest to rent a car. When traveling abroad, your travel agent can tell you if any International Driver's Permit is required. Also, be sure to inquire about State Department information and travel advisories regarding your destination. Reserving rental cars through your travel agent also has its advantages in that agents can refer you to rental companies they trust. At your destination, rental agents should always explain the car's features, provide directions and, in a foreign country, brief you about international traffic signs and rules of the road, Avoid renting hatchbacks - luggage in the trunk can be easily seen.

When driving, purchase maps and write out directions ahead of time. If you must stop for directions, only do so at well-lit public areas. Lock all doors while driving and don't keep any valuables on seats. Also keep maps discrete to avoid looking vulnerable. If you opt to rent a car, it's a good idea to bring along a cellular phone on your trip. When traveling internationally, international cell phone rentals are available through your travel agent.

(continued on page 10)

From the Secretary's Desk

WIN meeting
Saturday, April 27, 2002
Central States Show
Columbus, Ohio

President Cindy Grellman opened the meeting at 9:00 A.M. with 15 members and 5 guests present.

OLD BUSINESS: By-Law revision to be completed later this year since there is no urgency at this time.

Scholarships were awarded to Donna Wasmer and Carrie Best. Congratulations to both of you and we hope your time in Colorado Springs will be rewarding.

NEW BUSINESS: Future meeting for 2002 will be held at the ANA show in New York and the October Long Beach show provided enough officers are in attendance.

Our guest speaker was Kermit Wasmer whose topic was *COINS OF HAWAII*. I have included a copy of his presentation in this issue of Winning Ways on page 8. I'm sure you will find it interesting and informative.

Door prizes were won by Kermit Wasmer, Jim Best, Mark and Myrna Lighterman, Susie Tilleston, Kathy Freeland, Barb Mericle, Don Charters, Patti Finner, Cindy Grellman, Dan Freeland, Nancy Wilson, and Rita Jean Sledz. Raffle tickets were sold on the bourse floor by Don Charters and Myrna Lighterman for a platinum watch valued at $1925.00. WIN realized a profit of $700.00 thru the sale of raffle tickets. Thanks to Don and Myrna for a great job. The winning ticket was purchased in the name of the Michigan State Numismatic YN's, sooo Don was surprised to be taking the watch back to Michigan for the YN program held at the MSNS Show held at the Hyatt Regency in Dearborne over the Thanksgiving week-end in November. Will keep you posted on the outcome.

The slate of officers was uncontested so officers were installed by former ANA President and WIN member Anthony Swiatek.

President	Cindy Grellman	**Parliamentarian**	Patti Finner
Vice President	Don Charters	**Fund Raising**	Jerry Morgan
Secretary	Rita Jean Sledz	**Member at Large**	Prue Fitts
Treasurer	Dorothy Baber	**Editor**	Jim Best
Publicity	Lorelei Lissor		

We all look forward to a productive, successful year, and we will do our very best to keep all of you informed of our activities and accomplishments as a WINning organization.

Meeting closed at 9:45 A.M.

Rita Jean Sledz - Secretary

TIPS FOR WOMEN TRAVELING ALONE

(continued from page 9)

When traveling, don't forget to safeguard your home. If no one will be home for several days, advise a trusted neighbor of your trip, or try to arrange for a friend to housesit. Also think about setting your lights on timers. Don't forget to temporarily cancel newspaper delivery or ask a neighbor to pick up your mail - a pile of newspapers on your lawn is a surefire way to announce that no one's around.

Now it's time to leave. A map of the area you will be visiting makes good reading material for the airplane. Learn as much as possible about getting around the streets so that you avoid looking lost. On an interational trip, you might also wish to carry aboard a foreign language dictionary and highlight common phrases you'll need when you reach your destination. Be prepared with questions about the area so you can ask the concierge about where-and where not-to go.

As you begin your journey, you'll find that the most valuable safety tip is to trust your instincts. You might feel silly, but better safe than sorry. If anything does happen, contact the police immediately and save all documents - insurance companies will need them. Remember to investigate supplemental insurance from your travel agent when the trip is being planned. Many insurance companies will not insure you and your trip after final payments have been made.

Your trip will be more fulfilling if you try to meet some of the locals. Travelers will find that people all over the world are eager to share their unique experiences and culture and hear all about yours. Before your trip, consider asking your travel agent to surf the Web for female networks around the world. When you arrive, check the phone directory under "women" or "travel," or ask a concierge about local women's groups. From crafts groups to women's entrepreneurial organizations, you'd be surprised what you might fine. Also keep an eye open for female tour groups or tour guides who could really offer some inside information about what the area has to offer.

If you are traveling for pleasure and are uncomfortable about hitting the road on your own, ask your travel agent about special tours for women. An increasing number of companies' offer organized tours geared to women of all different ages and interests. Cruises are a great choice for solo women travelers who want safety and security with a lot of fun and hightlife and some cruise lines will even pair up single travelers in a cabin to help keep the cost down.

The more you travel, the more confident you become. So get packing and don't forget to call your travel agent to make your travel experience hassle free and as safe as possible.

A CLOSETFUL OF CLOTHES AND NOTHING TO WEAR

(continued from page 6)

There have been many discussions and papers as to the various terms of costuming and its placement - the *maniakia*, for example, was originally a gold circlet in classical antiquity and used as a military torque. When Julian was acclaimed Augustus in 360, he was crowned with the gold *maniakon*. In Byzantine art, it is shown on soldiers or on military saints. When in the 10C, the collars over the *loros* are shown, some believe it was the *maniakon* revised. There is a debate as to a visible fold which looks like a kite on the costume of some of the Empresses. Long assumed to be the *thorakion* mentioned by Constantine in his Court costumes as a shield-like item worn by both Imperials, is now thought to be a fold of the *loros* itself. Instead of hanging over the arms, it has been shorted and the end tucked under the belt or fastened to it. These debates add to the fun of studying the coins and the art.

As to what they wore under the silk tunic next to The presumably scented and pampered Imperial skin, like the Scotsmans kilts, we don't know. Constantine either assumed that the "meanest garment" was known to all or he felt it was indelicate to mention it. [9] (Photo 7)

(Photo 7)

1.But you can't tell her much!
2.Photo #1 Zoe and Theodora Stamenon Nomisma. Less than 10 known.
3. But many of these were destroyed in the iconoclast period from Leo III (717) until Michael III (842).
4. Photo #2. Irene solidus with crown and loros and holding globus cruciger and cruciform spectre. This is the obverse; the reverse shown asn additional letter after the legend.
5. Photo #3. The Crown of Humgary-their most prized national artifact. Not the enameled pieces which circle the base.
6. Photo #4. Follis of Constantine VII (1)(913-959) wearing the loros; Zoe his mother ® wears the *chlamys* with *fibula*.
7. It is not know wheher what we call the *labarum* is what the Byzantines called the *labarum*.
8. Photo #6. Billon Aspron Trachy. Manuel I (1143-1180) in *divitision, loros* with crucciform *sceptre* and *globus cruciform*.
9. Photo #7. Ivory carving of Constantine VII himself. He is wearing the *loros* before it was modified; you can clearly see the *divitision* on his left arm and the *true crown* with *pendillia*. He carries a plain cross.

HALPERIN ON COINS

By James Halperin

Goodbye Coins and Currency?

I expect coins and currency to cease being produced in the United States within the next 25 years, perhaps sooner, and throughout the world within 35 years. In our information age, it will simply become easier not to use them. And more prudent, since coins and currency are a vector for disease.

We are already moving in the direction of a cashless society, as more and more transactions involve little more than the movement of digital information. What we call money has no intrinsic value and is backed by little beyond our faith in the government. What would happen if coins and currency stopped being used? Let's look at the issue from several angles.

Billions of dollars in United States currency are now circulating, often as the money of preference in foreign countries. If our currency were to be demonetized, what might happen in these nations is a complicated and fascinating topic, extending well beyond the intended scope of this column. Without a doubt, profound economic changes would occur, some of them detrimental to our government and to the value of the dollar.

Still, most of the effects would be positive.

It costs both the public and the private sector of our economy millions of dollars each year to produce and process cash. Legitimate businesses now obligated to handle large amounts of cash would welcome the elimination of coins and currency as money. Eliminating currency might hamper traffic in illegal drugs, unregistered guns, and a wide variety of stolen goods. Those who skim money from receipts to avoid paying taxes would find such activities much more difficult. Furthermore the best way to reduce violent crime is to eliminate its motivation, and untraceable money is a pretty common motivator. I can't imagine a single convenience store owner or employee who would miss accepting currency, nor would bank tellers mourn its loss.

Some might suggest that the average citizen would be inconvenienced, How, for example, would underage drinkers pay for their Saturday night six pack? We'd have to redesign parking meters and vending machines to accept electronic money. Besides, taking the folding stuff away might jeopardize our individual freedom and independence.

If our money were any more than a symbol of wealth, and if it possessed actual redemption value in precious metals I might agree. In fact, governments produce coins and currency as a convenience to the public and a way to expand

(Continued on page 13)

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You're Never Too Old For Recess

HALPERIN ON COINS

(Continued from page 11)

control and influence. So eliminating circulating legal tender might have the opposite effect.

The overall effect such a discontinuation will have on rare coin prices is anyone's guess, though I tend to think it will be more positive than negative. Eliminating money that has no intrinsic worth might actually prompt some motivated citizens to acquire "hard" mediums of exchange in the form of gold and silver coins. So if you have a shoebox or suitcase full of cash set aside, now might be a good time to convert it into more tangible assets with universally accepted value. Or at least to go spend it on something fun.

##

Whose Face Would YOU Choose for the next Commemorative?

I'm thrilled to note that, in recent years, the powers who get to decide which commemoratives are minted have broadened the list of acceptable topics. I hope the trend continues. In my view, a nation's coins should tell us something about the people who spend them. Could anyone examine a collection of Ancient Greek coinage and not conclude that this was a diverse and interesting populace?

If a type set of modern United States Commemoratives were transported to being in another galaxy what could they learn? At a glance, they might conclude Americans are particularly fond of one type of bird...And they have some pretty impressive buildings, too; probably temples of some sort. Earthlings get very involved in sports every four years, don't they? And they still occasionally go to war...Strange how Americans seems to favor one gender over the other...

Of course, I'm not suggesting we create commemorative coins with the intention of distributing them in space, though I wouldn't miss a few issues if their entire mintages were sent there. What I'd really like to see is more attention paid to arts and science, though I'd resist the temptation of increasing sales through the selection of personalities from pop culture. I appreciated Elvis and Bugs Bunny as much as the next guy, but would prefer attention for those who've made significant contributions to our civilazation and culture. Aibert Einstein and Ernest Hemingway come to mind.

Based on the popularity of the State Quarters, proposals for other circulating commemorative issues are certain to proliferate like rabbits. Maybe our next issue wil depict some Americans of accomplishment outside the realm of war, sports, and politics. Perhaps medicine, education and business?

##

The New Quarters and the Rest of the Coin Market

The circulating commemorative quarters program will intruduce millions of people to coin collecting. Some of these newcomers will become enthusiastic numismatists. Aside from expanding their collections by acquiring additional Washington quarters. what other types of coins will they find most appealing? Might these new collectors have eclectis tastes, and sample some of everything the hobby has to offer? Don't bet on it!

If forced to recommend one series now for price appreciation over the next 10 years, my choice would be the older Commemorative Half Dollars. These coins, produced intermittently from 1892 through 1954, have traditionally caught the attention of entry-level collectors. Save a few notable exceptions, they're surprisingly affordable, and readily available in uncirculated condition. I love Mercury dimes, Barber coinage, Peace dollars, and Saint Gaudens double eagles as mush as any coin dealer does, but you have to admit that one series with 48 different designs possesses an appeal these aformentioned series lack.

Over the last four decades, commemorative half dollars have regularly experienced rapid price appreciation followed by periods of relative stagnation. I considere them the most cyclical series of United States coins. Their small mintage make them attractive targets for specuators and investors, especially those fairly new to the game. A single investor intelligently spending a few hundred thousand dollars in the commem market can have an immediate and profound - albeit temporary - effect on current price levels.

The most popular way to collect Commemoratives is as a 50 piece type set that included the Isabella Quarter and Lafayette Dollar. Availability between commemorative issues varies greatly, but because they are so collectable in sets, demand tends to be reasonably uniform. Capped by the mintage of the 1928 Hawaiian Sesquicentennial issue, less than 10,000 type sets could theoretically be assembled, and that's if the entire original production were available to collectors (which it isn't).

Still, an investor trying to "corner the market" will likely find his or her money spent much faster than expected. Large fortunes have been lost by those who underestimated the available supply of Commemorative Half Dollars. As specially issued coins, often sold at a premium over face value, many were saved and thus have survived for collectors to enjoy, or dealers to manipulate.

All of the market forces I've memtioned should draw new collectors to the early commemoratives. As increase demand results in higher prices, currently active collectors will show renewed interest in these coins. Based on their previous price history, many commemoratives are currently available at vary favorable levels. My guess is the great influx of new collectors will render this a short-lived opportunity.

James Halperin is co-chairman of Heritage Rare Coin Galleries and Heritage Numismatic Auctions, of Dallas, Texas. He is also the author of two best-selling futurism novels, The Truth Machine and The First Immortal.

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By
RITA JEAN

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